

# CONNECT

*Serving Kimberly-Clark employees and family members since 1947!*



## Share the Benefits of KCCU With Your Family

If you're currently enjoying our range of financial services and personalized support, why not share these perks with your family? After all, good things are even better when shared with those we love.

Your family members are eligible for KCCU membership. Whether it's your sibling, your child, your parent, or any number of other relatives (see box below), they can all become a part of our credit union family and enjoy the advantages that you've come to appreciate.

This is especially beneficial for the recent high school graduates in your family. As they step into a new phase of life, either starting college or embarking on their professional journey, having a reliable financial institution at their side can be an invaluable resource. By opening a KCCU account, these young adults can learn to manage their finances effectively while building a solid financial foundation.

Even better, Zelle, our convenient fund transfer feature, is available on our KCCU mobile app and NetBranch. Zelle makes sending money to friends or family a breeze - no need for time-consuming bank transfers or checks. It's all about ease and convenience for our valued members and their families.

Let's make the most of the KCCU membership. Encourage your family members to join our credit union. We're not just an institution, we're a family, and we're looking forward to welcoming them.

As always, if you have any questions or need assistance, don't hesitate to reach out.

### Eligible Family Members

- Spouse & Children
- Parents & Grandparents
- Siblings
- Grandchildren
- Great-grandchildren
- Mother/Father-in-law
- Daughter/Son-in-law
- Aunts & Uncles
- Nieces & Nephews

*We're here to help!*



**KIMBERLY CLARK**  
CREDIT UNION

1520 N. Second Street  
Memphis, TN 38107  
www.kimberlyclarkcu.org  
kccu@kimberlyclarkcu.org  
901.521.4646  
1.800.462.7777  
Fax 901.521.4644 or 901.521.4656

**Board of Directors**

Keith Bingham, Chairman  
Carla Riley, Vice-Chairman  
Jeremiah Harris, Secretary  
Ira Eastman, Treasurer  
Nikita Boyland  
Warrie Williams  
Dena Word

**Associate Director**

Michael Lumley

**President/CEO**

Joel Forbess

**Lobby/Telephone Services**

Mon., Tues., Thurs., Fri.  
8:30 a.m. to 4:30 p.m.  
Wednesday: 9:30 a.m. to 4:30 p.m.

**CO-OP Network Contact Center**

phone number for after-hours  
account information  
1.888.837.6500

***We usually beat or we'll match  
competitors' loan rates!***

**Loan rates\* (APR) start at:**

New Autos	<b>3.99%</b>
Boats	<b>5.99%</b>
Signature	<b>9.99%</b>
Farm Equipment	<b>8.49%</b>
Mortgage	<b>Call for rates</b>
MasterCard	<b>8.99%</b>

*\*All fees and rates are subject to  
change without notice.*



## Kickstart the School Year With KCCU's Back-to-School Loan Special

Say goodbye to summer or hello to the school year with our Back-to-School Loan Special. With rates starting at just 7.99%, this 12-month personal loan is an affordable choice for a last-minute vacation or those rising back-to-school expenses. Applying is easy in our mobile app or on KCCU NetBranch. Or, you can call our loan staff at **901-521-4646 or 1-800-462-7777**.

**12-MONTH  
PERSONAL LOAN**

**7.99%<sup>APY</sup>**

*Longer terms up to 48 months available at competitive loan rates. All loans subject to credit approval. Your actual loan rate will be determined by your credit history.*

### NEWS, NOTES & NOTICES

#### Another Bauer Financial five-star rating

We're happy to share that Bauer Financial, Inc. recently awarded us with yet another 5-star superior rating. That means your credit union remains one of the safest and sound in the country. In fact, this is our 129<sup>th</sup> consecutive 5-star rating and we appreciate you helping us reach this milestone.



FIVE STAR RATING

#### Paying your bills online is free and easy

Did you know you can pay bills online from your free KCCU checking account with iPay QuickPay<sup>SM</sup>? It's easy to set up and will save you tons of time and worry about checks getting lost in the mail. Head to our website for details on how to get things started.



### UPCOMING HOLIDAYS (WE WILL BE CLOSED)

Sept  
**4**

Labor Day

OCT  
**9**

Columbus Day

Nov  
**10**

Veterans Day